## CLAIMS

This listing of claims will replace all prior versions and listings of claims in the application:

Claims 1-32 (Canceled).

33. (Previously Presented) A method employed in discriminating an action performed by a human from automatic computerized action, the method comprising:

presenting a human ability challenge having a response component, the human ability challenge having distorted content to reduce the possibility of computerized identification of the content;

receiving a response to the human ability challenge; and

comparing the received response to the response component to thereby help determine whether the received response was provided by a human.

34. (Previously Presented) The method of claim 33, comprising generating the human ability challenge.

35. (Previously Presented) The method of claim 34, wherein the step of generating the human ability challenge comprises generating the response component and generating the human ability challenge using the response component.

36. (Previously Presented) The method of claim 35, wherein the step of generating the response component comprises randomly generating the response component.

37. (Previously Presented) The method of claim 35, wherein the step of generating the human ability challenge comprises creating a distorted visual representation of the response component.

38. (Previously Presented) The method of claim 35, wherein the step of generating the human ability challenge comprises creating a distorted audio representation of the response component.

39. (Previously Presented) The method of claim 33, comprising selecting a type of human ability challenge from a plurality of human ability challenge types.

40. (Previously Presented) The method of claim 39, wherein the step of selecting the type of human ability challenge comprises randomly selecting the type of human ability challenge.

41. (Previously Presented) The method of claim 39, comprising determining the respondent's identity, and wherein the step of selecting the type of human

ability challenge comprises selecting the type of human ability challenge based on the respondent's identity.

42.     (Previously Presented)  The method of claim 39, comprising generating the response component based upon the type of human ability challenge selected.

43.     (Previously Presented)  The method of claim 33, further comprising selecting the human ability challenge from a plurality of stored human ability challenges.

44.     (Previously Presented)  The method of claim 43, wherein the step of selecting comprises randomly selecting the human ability challenge.

45.     (Previously Presented)  The method of claim 33, comprising providing a request for authentication for gaining access to a computerized resource, receiving an authentication code, and verifying the code responsive to the request for authentication if the received response to the human ability challenge matches the response component.

46.     (Previously Presented)  The method of claim 33, comprising receiving a request for access to a computerized resource and providing access to the

resource only if the received response to the human ability challenge matches the response component.

47.    (Previously Presented)  The method of claim 33, comprising requesting user confirmation of an action and accepting user confirmation only if the received response to the human ability challenge matches the response component.

48.    (Previously Presented)  The method of claim 33, wherein the step of presenting a human ability challenge comprises presenting one or more graphical images representing the response component.

49.    (Previously Presented)  The method of claim 33, wherein the step of presenting a human ability challenge comprises presenting a plurality of graphical images representing identifiable objects and presenting a cognitive question regarding the plurality of graphical images, wherein the response component represents an answer to the question.

50.    (Previously Presented)  The method of claim 33, wherein the step of presenting a human ability challenge comprises presenting an audio file reciting a question, wherein the response component represents an answer to the question.

51.    (Previously Presented)  The method of claim 33, wherein the step of presenting a human ability challenge comprises presenting a noisy textual image displaying the response component.

52.    (Previously Presented)  The method of claim 33, wherein the step of presenting a human ability challenge comprises presenting a natural language question, wherein the response component represents an answer to the natural language question.

53.    (Previously Presented)  The method of claim 33, wherein the step of presenting the human ability challenge comprises transmitting the human ability challenge from a server to a client.

54.    (Previously Presented)  The method of claim 53, comprising encrypting the response component and transmitting the human ability challenge with the encrypted response component.

55.    (Previously Presented)  The method of claim 54, wherein the step of comparing comprises decrypting the encrypted response component and comparing the decrypted response component to the received response.

56.    (Previously Presented)  The method of claim 53, wherein the step of receiving a response to the human ability challenge comprises transmitting the response from the client to the server.

57.    (Previously Presented)  The method of claim 53, comprising hashing the response component and transmitting the human ability challenge with the hashed response component.

58.    (Previously Presented)  The method of claim 57, wherein the step of comparing comprises hashing the received response and comparing the hashed received response to the hashed response component.

59.    (Currently Amended)  A ~~system employed in discriminating~~ computer program product comprising a computer useable medium having computer readable program code functions embedded in said medium for causing a computer to discriminate an action performed by a human from automatic computerized action, the ~~system~~ computer program product comprising:

a first ~~set of computer program instructions for presenting~~ computer readable program code function that causes the computer to present a human ability challenge having a response component, the human ability challenge having distorted content to reduce the possibility of computerized identification of the content;

a second ~~set of computer program instructions for receiving~~ computer readable program code function that causes the computer to receive a response to the human ability challenge; and

a third ~~set of computer program instructions for comparing~~ computer readable program code function that causes the computer to compare the

received response to the response component to thereby help determine whether the received response was provided by a human.

60. (Currently Amended) The ~~system~~ computer program product of claim 59, wherein the first ~~set of computer program instructions~~ computer readable program code function resides on a server and the second ~~set of computer program instructions~~ computer readable program code function resides on a client connectable to the server.

61. (Currently Amended) The ~~system~~ computer program product of claim 60, wherein the server comprises a proxy server positioned between an application server and the client.

62. (Currently Amended) The ~~system~~ computer program product of claim 60, wherein the server comprises an application server.

63. (Currently Amended) The ~~system~~ computer program product of claim 59, wherein the first, second and third sets of computer program instructions reside on a single computer.

64. (Previously Presented) In an on-line system, a method for reducing automated access, the method comprising:

allowing on-line access to data;

presenting a human ability challenge using an output device in response to a request for access to data, the human ability challenge having distorted content to reduce the possibility of computerized identification of the content;

receiving an answer to the human ability challenge; and

verifying that the answer satisfies the human ability challenge before allowing access to data.